



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

21 AUGUST 2019

SECK LING LING, MELISSA
10 AVA ROAD
#11-06
SINGAPORE 329949

By Post & By Email

Dear Sir/Madam,

OUR REF : CC4/AIG19014303/Uha3
YOUR REF : SMJ 2236S

**ACCIDENT INVOLVING SMJ 2236S / FBE 3642C / OTHERS ALONG CTE BEFORE
BUKIT TIMAH EXITON 09.06.2019**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of FBE 3642C against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if any) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6841 2096 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

Melissaseck@gmail.com
(Email)

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Wednesday, 21 August, 2019 4:00 PM
To: Melissaseck@gmail.com
Cc: Admin A; Vic (LKKAUTO)
Subject: YOUR REF: SMJ 2236S_ACCIDENT INVOLVING SMJ 2236S / FBE 3642C / OTHERS
ALONG CTE BEFORE BUKIT TIMAH EXITON 09.06.2019



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

21 AUGUST 2019

SECK LING LING, MELISSA
10 AVA ROAD
#11-06
SINGAPORE 329949

By Post & By Email

Dear Sir/Madam,

OUR REF : CC4/AIG19014303/Uha3
YOUR REF : SMJ 2236S

ACCIDENT INVOLVING SMJ 2236S / FBE 3642C / OTHERS ALONG CTE BEFORE BUKIT TIMAH EXITON 09.06.2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of FBE 3642C against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if any) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6841 2096 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

Vic (LKKAuto)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Thursday, 12 September, 2019 9:06 AM
To: Vic (LKKAuto)
Subject: 8084555646SG-007

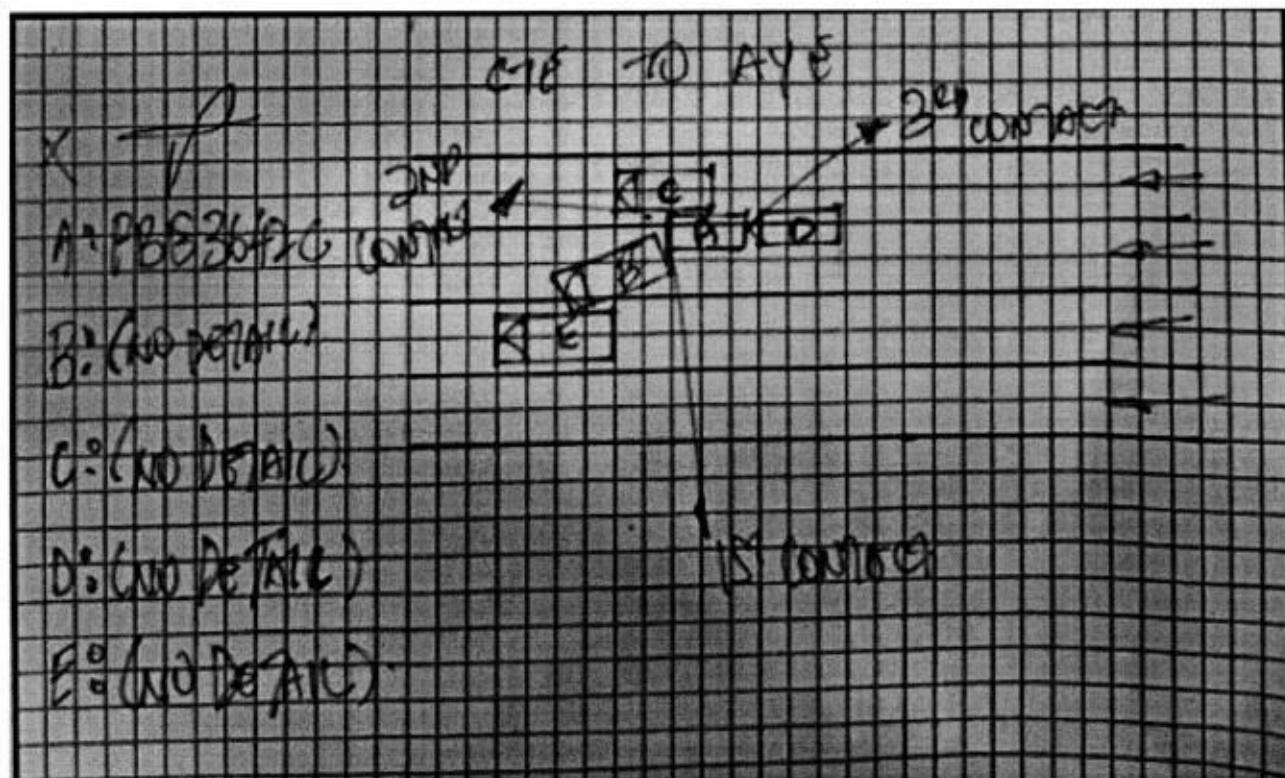
Dear Vic,

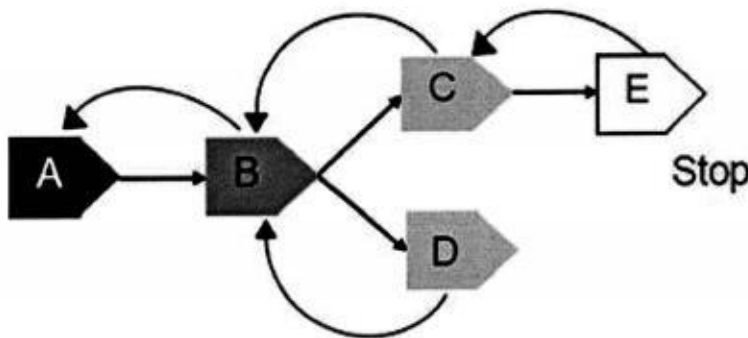
Noted that you are handling PD claims of GBC9511T and FBE3642C.

We are of the view that BOLA 28(l) is applicable for this accident. The sketch plan of FBE3642C (Direct Asia) best illustrates this accident. Under BOLA 28(l) veh C is OIV, which swerved left and hit veh E (GBC9511T). Then, veh B (FBE3642C) rear ended OIV, followed by veh A (FBN9445T) rear ended veh B which fell and hit veh D (SHC242H). No contact between OIV and veh D.

Kindly direct the PD claim from FBE3642C to insurer of FBN9445T, NTUC Income, under BOLA 28(l).

Thank you.



28.	<p>(I)</p> 	<p>New</p> <p>A is 100% liable to B B is liable to both C and D C is 100% liable to E</p> <p>Reason: To avoid costly 1 collision damages</p>
-----	--	--

Best regards,
Loh Chee Heng
AIG
 Senior Complex Claims Examiner
 Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16 Singapore(079120)
 Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.aig.sg



Follow us:



IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.



SINGAPORE
POLICE FORCE

Traffic Police
10 Ubi Avenue 3
Singapore 408665
Tel +65 6547 5171
Fax +65 6547 6259
www.police.gov.sg

Our Ref
Date

TP/PI/36339/2019
29/06/2019

HIEW YOKE KONG, MELVIN
BLK 754 WOODLANDS CIRCLE
#12-558
SINGAPORE 731754

Dear Sir/Ms/iam

TRAFFIC ACCIDENT INVOLVING SHC242H, GBC9511T, SMJ2236S, FBE3642C AND
FBN9445T ON 09 JUNE 2019 AT 11.51A.M ALONG CENTRAL EXPRESSWAY TOWARDS
AYER RAJAH EXPRESSWAY

I refer to the above matter.

2 We have completed investigation into the case. Our investigation shows that the following
offences has been disclosed against the driver of SMJ2236S:

- 1 Inconsiderate Driving under Section 65(b) Chapter 276 Road Traffic Act
- 3 Action has been initiated against the driver for the said offence.

Yours Sincerely,

ABDUL MUHAIMIN
for HEAD INVESTIGATION
TRAFFIC INVESTIGATION BRANCH

A FORCE FOR THE NATION

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Wednesday, 23 October, 2019 10:47 AM
To: Raymond
Cc: Admin A; Vic (LKKAUTO)
Subject: RE: Accident Involving FBE3642C, FBN9445T, GBC9511T, SMJ2236S & SHC242H along CTE twds AYE before Balestier *** LKK REF: CC4/AIG19014303/Uha3

Without Prejudice

Dear Raymond,

We refer further to our below email.

Please be informed that our principal have noted the PIR.

However, our principal is still in the view that this matter is under BOLA 28L, and still maintain our position.

As such, kindly redirect the claim to the Insurer of vehicle FBN9445T which is under NTUC, under this BOLA 28(I).

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Raymond [<mailto:raymond@bhh.com.sg>]
Sent: Tuesday, 22 October, 2019 11:38 AM
To: Vic (LKKAUTO)
Cc: Admin A
Subject: RE: Accident Involving FBE3642C, FBN9445T, GBC9511T, SMJ2236S & SHC242H along CTE twds AYE before Balestier *** LKK REF: CC4/AIG19014303/Uha3

Dear Vic,

Noted with thanks.

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

Visit us at <http://www.bhh.com.sg>

Facebook: <http://www.facebook.com/bhhsg>



BAN HOCK HIN
Co., Pte Ltd

No. 6 Defu Lane 4, Singapore 539410

www.bhh.com.sg | facebook.com/bhhsg

MOTORCYCLE ACCESSORIES | SERVICE CENTRE | MODIFICATIONS | SPRAY PAINTING AND BODY WORK | METAL WORKS | L



From: Vic (LKKAuto) <vicalpeh@lkkauto.com>

Sent: Tuesday, 22 October, 2019 11:36 AM

To: Raymond <raymond@bhh.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: Accident Involving FBE3642C), FBN9445T, GBC9511T), SMJ2236S & SHC242H along CTE twds AYE before Balestier *** LKK REF: CC4/AIG19014303/Uha3

Without Prejudice

Dear Raymond,

We refer to your below email and the contents were noted.

We will get back to you for an update in due course.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Raymond [<mailto:raymond@bhh.com.sg>]

Sent: Tuesday, 22 October, 2019 11:18 AM

To: Vic (LKKAUTO)

Cc: Admin A

Subject: RE: Accident Involving FBE3642C), FBN9445T, GBC9511T), SMJ2236S & SHC242H along CTE twds AYE before Balestier *** LKK REF: CC4/AIG19014303/Uha3

Dear Vic,

We attached the Traffic Police Investigation Result for your perusal.

Appreciate for you to revert with your insured liability for direct settlement.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

Visit us at <http://www.bhh.com.sg>

Facebook: <http://www.facebook.com/bhhsg>



BAN HOCK HIN
Co., Pte Ltd

No. 6 Defu Lane 4, Singapore 539410

www.bhh.com.sg | [facebook.com/bhhsg](https://www.facebook.com/bhhsg)

MOTORCYCLE ACCESSORIES | SERVICE CENTRE | MODIFICATIONS | SPRAY PAINTING AND BODY WORK | METAL WORKS | L



From: Raymond <raymond@bhh.com.sg>

Sent: Monday, 7 October, 2019 1:06 PM

To: 'Vic (LKKAUTO)' <vicalpeh@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>

Subject: RE: Accident Involving FBE3642C), FBN9445T, GBC9511T), SMJ2236S & SHC242H along CTE twds AYE before Balestier *** LKK REF: CC4/AIG19014303/Uha3

Dear Vic,

We refer to your email dated 12/09/2019.

Our client vehicle is A and not B.

Thanks

Best Regards,

Raymond

Vic (LKKAUTO)

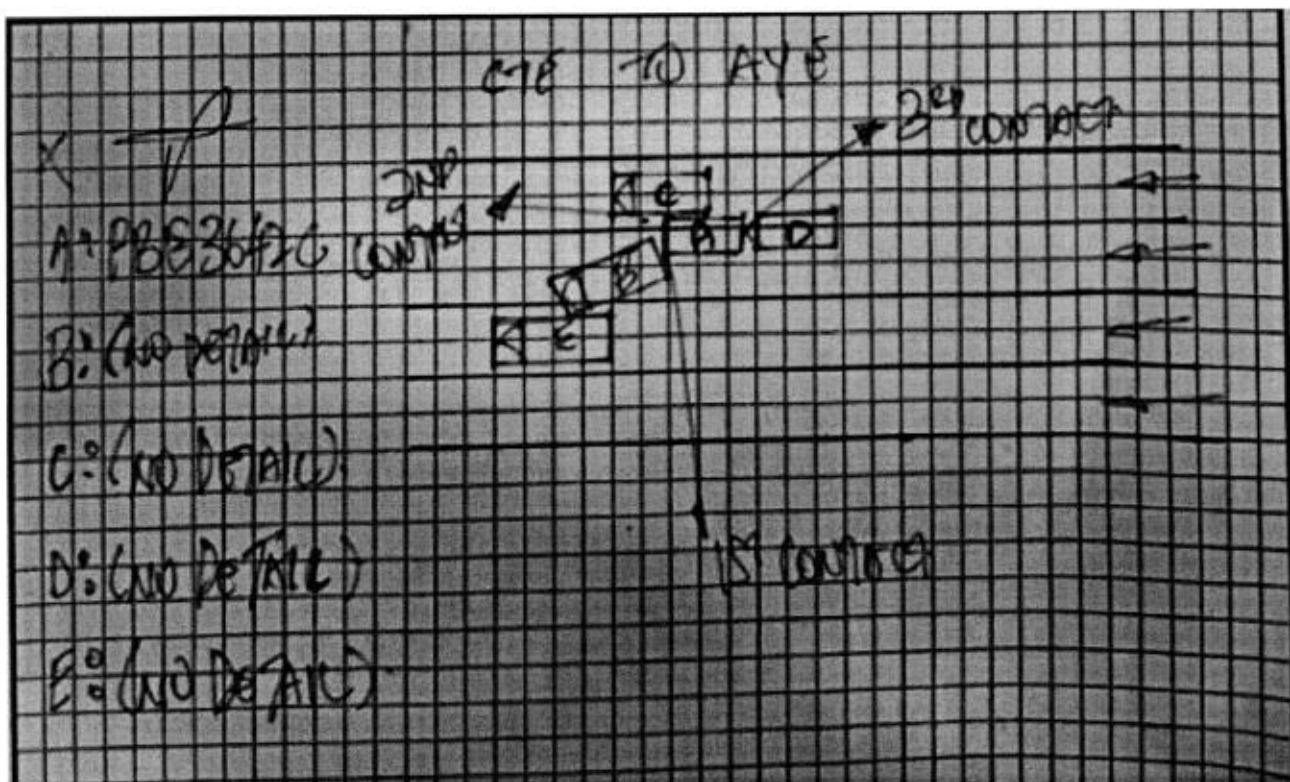
From: Vic (LKKAUTO)
Sent: Thursday, 12 September, 2019 10:09 AM
To: Raymond
Cc: Admin A; Vic (LKKAUTO)
Subject: RE: Accident Involving FBE3642C, FBN9445T, GBC9511T, SMJ2236S & SHC242H along CTE twds AYE before Balestier *** LKK REF: CC4/AIG19014303/Uha3

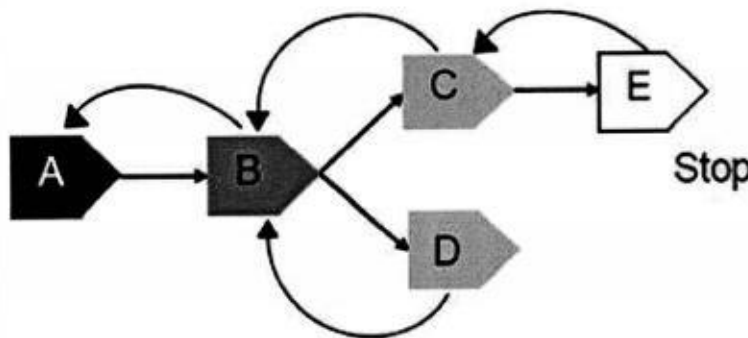
Without Prejudice

Dear Raymond,

We refer to our below email.

Please be informed that our principal had further reviewed the matter. As per our principal, they are of the view that BOLA 28(I) is applicable for this accident which best illustrated and supported by your client's sketch plan. Under the BOLA 28(I), our Insured vehicle (C), which swerved left and hit the vehicle (E) GBC9511T, then your client's vehicle (B) FBE3642C rear-ended our Insured vehicle (C), followed by vehicle (A) FBN9445T that rear-ended your client's vehicle (B) FBE 3642C which fell and hit the vehicle (D) SHC242H. There was no contact between our Insured vehicle (C) SMJ2236S and the vehicle (D) SHC242H. See below sketch and BOLA scenario.



28.	<p>(I)</p>  <p>New</p> <p>A is 100% liable to B B is liable to both C and D C is 100% liable to E</p> <p>Reason: To avoid costly I collision damages</p>	
-----	---	--

As such, we would like to withdraw our liability clearance and was instructed to have your claim redirected to the Insurer of vehicle (A) FBN9445T which is under NTUC, under this BOLA 28(I).

We will now close this matter.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Raymond [mailto:raymond@bhh.com.sg]

Sent: Monday, 26 August, 2019 5:51 PM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: Accident Involving FBE3642C), FBN9445T, GBC9511T), SMJ2236S & SHC242H along CTE twds AYE before Balestier *** LKK REF: CC4/AIG19014303/Uha3

Dear Vic,

Noted with thanks.

Thanks

Best Regards,

Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969



No. 6 Defu Lane 4, Singapore 539410

www.bhh.com.sg | [facebook.com/bhhsg](https://www.facebook.com/bhhsg)

MOTORCYCLE ACCESSORIES | SERVICE CENTRE | MODIFICATIONS | SPRAY PAINTING AND BODY WORK | METAL WORKS | L



From: Vic (LKKAUTO) <vicalpeh@lkkauto.com>

Sent: Monday, 26 August, 2019 4:18 PM

To: Raymond <raymond@bhh.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>

Subject: RE: Accident Involving FBE3642C), FBN9445T, GBC9511T), SMJ2236S & SHC242H along CTE twds AYE before Balestier *** LKK REF: CC4/AIG19014303/Uha3

WITHOUT PREJUDICE

Dear Raymond,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both party, the liability is clear subject to the BOLA guideline settlement.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle and admission of any liability to our Insured's part. The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor and approved by our principal.

Kindly forward the LOD and all supporting documents to us if available to proceed with the settlement.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Mei Kwan (LKKAuto)

Sent: Monday, 26 August, 2019 3:54 PM

To: Raymond

Cc: Vic (LKKAuto); Admin A

Subject: RE: Accident Involving FBE3642C), FBN9445T, GBC9511T), SMJ2236S & SHC242H along CTE twds AYE before Balestier *** LKK REF: CC4/AIG19014303/Uha3

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Vic,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Raymond <raymond@bhh.com.sg>

Sent: Monday, 26 August, 2019 3:50 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Subject: FW: Accident Involving FBE3642C), FBN9445T, GBC9511T), SMJ2236S & SHC242H along CTE twds AYE before Balestier

Dear Mei Kwan,

Appreciate for you to advise your insured liability for direct settlement.

Thanks

Best Regards,
Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

Visit us at <http://www.bhh.com.sg>

Facebook: <http://www.facebook.com/bhhsg>



No. 6 Defu Lane 4, Singapore 539410

www.bhh.com.sg | [facebook.com/bhhsg](https://www.facebook.com/bhhsg)

MOTORCYCLE ACCESSORIES | SERVICE CENTRE | MODIFICATIONS | SPRAY PAINTING AND BODY WORK | METAL WORKS | L



From: Raymond <raymond@bhh.com.sg>

Sent: Friday, 16 August, 2019 10:33 AM

To: 'AIGSGP_ClaimsSurvey@aig.com' <AIGSGP_ClaimsSurvey@aig.com>

Subject: Accident Involving FBE3642C, FBN9445T, GBC9511T, SMJ2236S & SHC242H along CTE twds AYE before Balestier

Dear Sir / Madam,

We attached the third party claim documents and video footage from the taxi (SHC242H) for your perusal.

Appreciate for you to arrange LKK Auto Consultants Pte Ltd for the pre-repair survey.

Thanks

Best Regards,
Raymond

Ban Hock Hin Co., Pte Ltd

Tel: (65) 6281 6520 x 220 | Fax: (65) 6284 2969

Visit us at <http://www.bhh.com.sg>

Facebook: <http://www.facebook.com/bhhsg>



BAN HOCK HIN
Co., Pte Ltd

No. 6 Defu Lane 4, Singapore 539410

www.bhh.com.sg | facebook.com/bhh

MOTORCYCLE ACCESSORIES | SERVICE CENTRE | MODIFICATIONS | SPRAY PAINTING AND BODY WORK | METAL WORKS | L



Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Thursday, 12 September, 2019 9:22 AM
To: Loh, Chee-Heng
Cc: Admin A; Vic (LKKAUTO)
Subject: RE: 8084555646SG-007 - LKK REF CC6/AIG19010141/Uhb3

Dear Chee Heng,

We refer to your below email and the contents were noted.

We will proceed as instructed and will submit our WP report accordingly.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contains confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Loh, Chee-Heng [mailto:Chee-Heng.Loh@aig.com]
Sent: Thursday, 12 September, 2019 9:06 AM
To: Vic (LKKAUTO)
Subject: 8084555646SG-007

Dear Vic,

Noted that you are handling PD claims of GBC9511T and FBE3642C.

We are of the view that BOLA 28(I) is applicable for this accident. The sketch plan of FBE3642C (Direct Asia) best illustrates this accident. Under BOLA 28(I) veh C is OIV, which swerved left and hit veh E (GBC9511T). Then, veh B (FBE3642C) rear ended OIV, followed by veh A (FBN9445T) rear ended veh B which fell and hit veh D (SHC242H). No contact between OIV and veh D.

Kindly direct the PD claim from FBE3642C to insurer of FBN9445T, NTUC Income, under BOLA 28(I).

Thank you.